1.   A method for characterizing market distribution for a business having a plurality of business representatives, the method comprising:

    determining a location for each of the plurality of business representatives;

    determining a location for each of a plurality of competitor representatives comprised by one or more competitors to the business;

    populating at least one database with the locations for the business representatives and the locations for the competitor representatives; and

    assigning a locator identification to each distinct location for use as a pointer to the locations within the at least one database.

2.   The method recited in claim 1 wherein the locator identification is unique to a street address.

3.   The method recited in claim 1 wherein determining the location for each of the plurality of competitor representatives comprises accessing an representative-locator service on an internet web site for the one or more competitors.

4.   The method recited in claim 3 wherein accessing the representative-locator service is performed automatically by a web robot.

5.   The method recited in claim 1 wherein determining the location for each of the plurality of competitor representatives comprises accessing an authenticated source identifying transactions performed by the competitor representatives.

6.   The method recited in claim 5 wherein the authenticated source comprises a publicly available government record.

7.   The method recited in claim 1 further comprising quantifying competition with a distance measure derived from the locations.

8.   The method recited in claim 7 wherein the distance measure accounts for differences in service levels provided by the business representatives and competitor representatives are nonuniform.

9.   The method recited in claim 1 further comprising correlating the locations with demographic data.

1   10.   The method recited in claim 9 wherein the demographic data comprise
2   census data.

1   11.   The method recited in claim 9 further comprising applying a filter
2   criterion to the correlated data to characterize geographic divisions within the demographic
3   data by market penetration.

1   12.   The method recited in claim 11 further comprising displaying the
2   locations graphically according to the geographic divisions, wherein the geographic divisions
3   are distinctly displayed according to the filter criterion.

1   13.   The method recited in claim 1 further comprising displaying the
2   locations graphically.

1   14.   The method recited in claim 13 wherein displaying the locations
2   graphically comprises displaying the locations on a map.

1   15.   The method recited in claim 13, wherein the at least one database
2   includes product information for the business representatives and for the competitor
3   representatives, the method further comprising displaying the product information for at least
4   one of the locations.

1   16.   A computer-readable storage medium having a computer-readable
2   program embodied therein for directing operation of a computer system including a
3   communications system, a processor, and a storage device, wherein the computer-readable
4   program includes instructions for operating the computer system to characterize market
5   distribution for a business having a plurality of business representatives in accordance with
6   the following:
7   maintaining at least one database on the storage device to store a location for
8   each of the plurality of business representatives and to store a location for each of a plurality
9   of competitor representatives comprised by one or more competitors to the business; and
10   assigning a locator identification to each distinct location with the processor
11   for use as a pointer to the locations within the at least one database.

1   17.   The computer-readable storage medium recited in claim 16 wherein
2   the locator identification is unique to a street address.

1   18.   The computer-readable storage medium recited in claim 16 wherein

2 the computer-readable program further includes instructions for determining the location for

3 each of the plurality of competitor representatives by accessing an representative-locator

4 service with the communications system on an internet web sited for the one or more

5 competitors.

1   19.   The computer-readable storage medium recited in claim 16 wherein

2 the computer-readable program further includes instructions for determining the location for

3 each of the plurality of competitor representatives by accessing a publicly available source

4 identifying transactions performed by the competitor representatives.

1   20.   The computer-readable storage medium recited in claim 16 wherein

2 the computer-readable program further includes instructions for operating the processor to

3 quantify competition with a distance measure derived from the locations.

1   21.   The computer-readable storage medium recited in claim 16 wherein

2 the computer-readable program further includes instructions for operating the processor to

3 correlate the locations with demographic data.

1   22.   The computer-readable storage medium recited in claim 21 wherein

2 the computer-readable program further includes instructions for operating the processor to

3 apply a filter criterion to the correlated data to characterize geographic divisions within the

4 demographic data by market penetration.

1   23.   The computer-readable storage medium recited in claim 22 wherein

2 the computer-readable program further includes instructions for:

3   generating a graphical representation of the locations according to the

4 geographic divisions, the graphical representation including a distinction among the

5 geographic divisions according to the filter criterion; and

6   transmitting the graphical representation over the communications system.

1   24.   A computer-readable storage medium having a computer-readable

2 program embodied therein for directing operation of a computer system including a

3 communications system, a processor, and a storage device, wherein the computer-readable

4 program includes instructions for operating the computer system to populate a competitor-

5 representative database in accordance with the following:

6   accessing a representative-locator service maintained by a competitor at an

7 internet web site;

8   extracting location information for a plurality of competitor representatives

9 from the representative-locator service; and

10   storing the location information in the competitor-representative database.

1   25.   The computer-readable storage medium recited in claim 24 further

2 comprising:

3   extracting product information for the plurality of competitor representatives

4 from the internet web site; and

5   storing the product information in the competitor-representative database.

6   26.   A computer system comprising:

7   a communications system;

8   a storage device;

9   a processor in communication with the communications system and the

10 storage device; and

11   a memory coupled with the processor, the memory comprising a computer-

12 readable storage medium having a computer-readable program embodied therein for

13 operating the computer system to characterize market distribution for a business having a

14 plurality of business representatives, the computer-readable program including:

15   instructions for maintaining at least one database on the storage device

16 to store a location for each of the plurality of business representatives and to store a location

12 for each of a plurality of competitor representatives comprised by one or more competitors to

13 the business; and

14   instructions for assigning a locator identification to each distinct

15 location with the processor for use as a pointer to the locations within the at least one

16 database.

1   27.   The computer system recited in claim 26 wherein the computer-

2 readable program further includes instructions for determining the location of each of the

3 plurality of competitor representatives by accessing an representative-locator service with the

4 communications system on an internet web site for the one or more competitors.

1   28.   The computer system recited in claim 26 wherein the computer-
2   readable program further includes instructions for operating the processor to correlate the
3   locations with demographic data.

1   29.   The computer system recited in claim 28 wherein the computer-
2   readable program further includes instructions for operating the processor to apply a filter
3   criterion to the correlated data to characterize geographic divisions within the demographic
4   data by market penetration.

1   30.   The computer system recited in claim 26 wherein the memory further
2   comprises a second computer-readable storage medium having a second computer-readable
3   program embodied therein for operating the computer system to populate the at least one
4   database, the second computer-readable program including:

            instructions for accessing a representative-locator service maintained by the
    one or more competitors at an internet web site;

            instructions for extracting location information for the plurality of competitor
    representatives from the representative-locator service; and

            instructions for storing the location information in the at least one database.